



Order Filed on February 22,  
2018 by Clerk U.S. Bankruptcy  
Court District of New Jersey

UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF NEW JERSEY

**McCABE, WEISBERG & CONWAY, LLC**

**By: Alexandra T. Garcia, Esq. (Atty.**

**I.D.#ATG4688)**

**216 Haddon Avenue, Suite 201**

**Westmont, NJ 08108**

**856-858-7080**

**Attorneys for Movant: TIAA, FSB dba Everbank**

IN re:

Allen Lee Porter  
Debtor

Case No.: 17-21149-JNP

Chapter: 13

Judge: Jerrold N. Poslusny Jr.

Recommended Local Form



Followed



Modified

**ORDER RESOLVING CREDITOR'S CERTIFICATION OF DEFAULT**

The relief set forth on the following pages, numbered two (2) through three (3) is

hereby **ORDERED**

**DATED: February 22, 2018**

A handwritten signature in black ink, appearing to read "Jerrold N. Poslusny, Jr.", written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.  
United States Bankruptcy Court

Applicant: TIAA, FSB dba Everbank  
Applicant's Counsel: Alexandra T. Garcia, Esq.  
Property Involved ("Collateral") 2809 B Auburn Ct, Mount Laurel, New Jersey 08054  
Relief Sought: ☒ Creditor's Certification of Default  
☐ Motion to dismiss  
☐ Motion for prospective relief to prevent imposition of automatic stay  
against the collateral by debtor's future bankruptcy filings

For good cause shown, it is **ORDERED** that the Applicant's Motion(s) is (are) resolved, subject to the following conditions:

1. Status of post-petition arrearages:

☒ The Debtor is overdue for payments , from October 1, 2017 to February 1, 2018

☒ The Debtor is overdue for 4 mortgage payments at \$1,004.85 per month.

☒ The Debtor is overdue 6 stipulation payments at \$503.51 per month

Total Arrearages Due: \$7,040.46

2. Debtor must cure all post-petition arrearages, as follows:

☒ Immediate payment shall be made in the amount of \$2,000.00. Payment must be received on or before February 28, 2018.

☒ Beginning on March 1, 2018, regular monthly mortgage payment shall continue to be made in the amount of \$1,004.85.

☒ Beginning on March 1, 2018, additional monthly cure payments shall be made in the amount of \$1,680.16 for 3 month(s).

☐ The amount of \$\_\_\_\_\_ shall be capitalized in the debtor's Chapter 13 plan.  
The mortgagee's allowed secured claim shall be amended to include the capitalized post-petition payments listed in this Order to the Proof of Claim as filed. As a result of such capitalization, the Standing Chapter 13 Trustee shall adjust his/her records accordingly and make revised disbursements.

3. Payments to the Secured Creditor shall be made to the following address(es):

☒ Immediate payment: TIAA  
Attn: Default Cash  
301 West Bay street  
Jacksonville, New Jersey 32202

☒ Regular monthly payment: Same as above

☒ Monthly cure payment: Same as above

4. In the event of Default:

☒ If the Debtor fails to make the immediate payment specified above or fails to make any regular monthly payment or the additional monthly cure payment within thirty (30) days of the date the payments are due, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, a Certification specifying the Debtor's failure to comply with this Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor and the Debtor's attorney.

☐ If the bankruptcy case is dismissed, or if the automatic stay is vacated, the filing of a new bankruptcy case will not act to impose the automatic stay against the Secured Creditor's opportunity to proceed against its Collateral without further Order of the Court.

5. In the event the Debtor converts his/her case to a Chapter 11, the terms of the Order shall remain in full force and effect. In the event that the Debtor converts his/her case to a Chapter 7, Debtor shall cure all pre-petition and post-petition arrears within ten (10) days of conversion. Failure to cure the arrears shall constitute an event of default under this Order and Movant may certify default as set forth in paragraph 4 of this order.

6. Award of Attorneys' Fees:

☒ The Applicant is awarded attorney fees of \$200.00.

The fees and costs are payable:

☒ through the Chapter 13 plan.

**Certificate of Notice Page 4 of 4**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Allen Lee Porter  
Debtor

Case No. 17-21149-JNP  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Feb 22, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 24, 2018.

db +Allen Lee Porter, 2809B Auburn Court, Mount Laurel, NJ 08054-4236

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 24, 2018

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 22, 2018 at the address(es) listed below:

Alexandra T. Garcia on behalf of Creditor EverBank NJECFMAIL@mw-c-law.com  
Alexandra T. Garcia on behalf of Creditor TIAA, FSB dba Everbank NJECFMAIL@mw-c-law.com  
Andrew B. Finberg on behalf of Debtor Allen Lee Porter andy@sjbankruptcylaw.com,  
abfecf@gmail.com;finbergar39848@notify.bestcase.com  
Daniel A. Frischberg on behalf of Debtor Allen Lee Porter dan@sjbankruptcylaw.com,  
frischbergglaw@gmail.com;frischbergdr39848@notify.bestcase.com  
Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Melissa S DiCerbo on behalf of Creditor TIAA, FSB dba Everbank nj-ecfmail@mw-c-law.com  
Melissa S DiCerbo on behalf of Creditor EverBank nj-ecfmail@mw-c-law.com  
Mina M Beshara on behalf of Creditor TIAA, FSB dba Everbank nj-ecfmail@mw-c-law.com  
Thomas J Orr on behalf of Creditor Larchmont Center Community Association tom@torrlaw.com,  
xerna@aol.com  
Thomas J Orr on behalf of Creditor Brittany Lakes & Meadows Condominium Ass'n tom@torrlaw.com,  
xerna@aol.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 13